

## APPENDIX A

**APPENDIX A*****CLAIMS***

1. (previously presented) A computer-implemented method for auditing loan compliance with government loan lending and licensing requirements, comprising the steps of:

- a. allowing a user to display and enter loan audit compliance data,  
comprising the steps of:
  - i. receiving and displaying loan audit data on a user interface of a computer system; and
  - ii. storing the loan audit data in a loan data database in the computer system;
- b. allowing a user to interactively build loan compliance rules, comprising the steps of
  - i. enabling the user to interactively build loan compliance rules on a user interface of the computer system; and
  - ii. storing the loan compliance rules in a loan compliance rules database in the computer system; and
- c. responding to a loan audit request received from a user on a user interface of the computer system, comprising the steps of:
  - i. retrieving the loan compliance rules from the loan compliance rules database;
  - ii. retrieving the loan audit data from the loan data database;
  - iii. comparing the loan compliance rules to the loan audit data to determine a loan audit compliance result; and

- iv. notifying the loan audit request user of the determined loan audit compliance result.

2. (previously presented) A computer-implemented method for auditing loan compliance with government loan lending and licensing requirements, comprising the steps of:

- a. allowing a user to display and enter loan audit compliance data, comprising the steps of:
  - i. receiving and displaying loan audit data on a user interface of a computer system; and
  - ii. storing the loan audit data in a loan data database in the computer system;
- b. allowing a user to interactively build loan compliance rules on a user interface of the computer system, comprising the steps of:
  - i. using applicable licenses for a geographic boundary, building loan compliance rules for all applicable licenses available within the geographic boundary and storing the loan compliance rules in a loan compliance rules database in the computer system; and
  - ii. associating licenses from the applicable licenses with a loan originator to form a set of loan originator applicable licenses and storing the list of loan originator licenses in the loan compliance rules database in the computer system; and
- c. responding to a loan audit request received from a user on a user interface of the computer system, comprising the steps of:
  - i. identifying a loan type and loan originator;

- ii. retrieving the loan originator licenses for the loan type and loan originator from the loan compliance rules database;
- iii. retrieving the loan compliance rules associated with the loan originator licenses from the loan compliance rules database;
- iv. retrieving the loan audit data from the loan data database;
- v. comparing the loan compliance rules with the loan audit data to determine a loan audit compliance result; and
- vi. notifying the loan audit request user of the determined loan audit compliance result.

3. (previously presented) The method of claim 2 further comprising building rules for all applicable licenses available within the geographic boundary using compliance base rule variables and rule building instructions and storing the loan compliance rules in a rule library database in the computer system.

4. (original) The method of claim 3 wherein building rules for all licenses available within the geographic boundary using the compliance base rule variables and rule building instructions further comprises:

- allowing the user to add a new license to the applicable licenses available; and
- allowing a user to build new rules for the new license.

5. (previously presented) The method of claim 2 further comprising storing the loan compliance rules in a rule library database in the computer system.

6. (previously presented) The method of claim 5 further comprising, if a rule exists in the rule library database for a license, allowing the user to review the rule.

7. (previously presented) The method of claim 5 further comprising, if a rule exists in the rule library database for a license, allowing the user to change the rule.
8. (previously presented) The method of claim 5 further comprising allowing the user to modify the loan compliance rules in the rule library database.
9. (previously presented) The method of claim 3 wherein the compliance base rule variables represent data elements in a loan file in the loan data database.
10. (original) The method of claim 3 wherein the rule building instructions comprise allowing the user to build rules by specifying equations using base rule variables.
11. (original) The method of claim 10 wherein the rule building instructions comprise controlling the rule building process to eliminate rule errors.
12. (original) The method of claim 2 further comprising associating the loan compliance rules with a license to form a set of assigned compliance rules.
13. (original) The method of claim 2 wherein the geographic boundary is a state.
14. (previously presented) The method of claim 5 wherein the user displays and enters loan data using a user interface embodied in a computer processor that communicates with the rule library database via a communications network.
15. (original) The method of claim 14 wherein the communications network is a global communications network.
16. (original) The method of claim 12 further comprising allowing a user to identify and store applicable exemptions to the government license requirements in the assigned compliance rules.
17. (previously presented) The method of claim 13 wherein the government loan originator\_requirements are state loan requirements.

18. (previously presented) The method of claim 13 wherein the government loan originator requirements are federal loan requirements.
19. (original) The method of claim 13 wherein the licensing requirements are state licensing requirements.
20. (original) The method of claim 13 wherein the licensing requirements are federal licensing requirements.
21. (original) The method of claim 14 wherein the communications network is selected from the group consisting of a satellite communication network, a telephone communication network, a microwave transmission network, a radio communication network and a wireless telephone communication network.
22. (original) A computer implemented method for auditing loan compliance with government and loan lending requirements, comprising:
- a. electronically transferring loan data from a user interface embodied in a computer processor to a loan audit server computer over a communications network;
  - b. at the user interface computer, allowing a user to interactively build loan compliance rules using compliance based rule variables and rule building instructions comprising:
    - i. using licenses applicable to the state, building rules for all applicable licenses available within the state; and
    - ii. associating the applicable licenses with a loan originator to form a list of loan originator applicable licenses and storing the loan originator applicable licenses;

- c. storing the loan compliance rules in a database connected to the loan audit server computer;
- d. in response to a loan audit request:
  - i. identifying a loan type and the loan originator;
  - ii. retrieving the applicable licenses for the loan type and the loan originator by the loan server;
  - iii. retrieving the loan compliance rules associated with the applicable licenses from the stored rules in the database by the loan server;
  - iv. comparing the loan compliance rules to loan data to determine loan audit compliance results by the loan server; and
  - v. electronically transferring the loan audit compliance results from the loan server to the user over a communications network.

23. (original) A software program embodied on a computer-readable medium incorporating the method as recited in claim 2.

24. (original) A software program embodied on a computer-readable medium incorporating the method as recited in claim 22.

25. (original) A system for auditing loan compliance with government and loan lending requirements, comprising:

- a. a user interface for displaying and entering loan audit compliance data;
- and
- b. a loan audit server communicating with the user interface that:

- i. allows a user to interactively build a set of loan compliance rules using compliance base rule variables and rule building instructions;
- ii. stores the loan compliance rules;
- iii. in response to a loan audit request:
  - (i) identifies a loan type;
  - (ii) determines the loan compliance rules that apply to the loan type;
  - (iii) compares the loan compliance rules to loan data associated with the loan audit request to determine loan audit results.

26. (original) The system of claim 25 wherein the loan audit results are displayed to the user via the user interface.

27. (original) The system of claim 25 wherein the user interface is embodied in a computer processor that communicates with the loan audit server via a communications network.

28. (original) The system of claim 25 wherein the loan audit server comprises a global communications network ("web") data server capable of transmitting and receiving loan data to and from the user via a global communications network.

29. (original) The system of claim 27 wherein the communications network is the Internet.

30. (original) The system of claim 25 further comprising storing the loan audit results in an audit compliance report.

31. (original) The system of claim 25 wherein the loan compliance rules are built by the user using the user interface.



32. (original) The system of claim 25 wherein interactively building a set of loan compliance rules comprises:

using applicable licenses for the state, the user builds rules for all licenses available within the state using the compliance base rule variable and rule building instructions and stores the rules in a rule library; and  
using the applicable licenses, the user associates the applicable licenses with a loan originator to form the loan originator applicable licenses.

33. (original) The system of claim 32 wherein in comparing the loan compliance rules with the loan data, the loan audit server:

identifies a loan type and loan originator;  
retrieves the applicable licenses for the loan type and the loan originator;  
retrieves the loan compliance rules associated with the applicable licenses from the stored rules in the rule library;  
compares the loan compliance rules to the loan data; and  
compiles the loan audit results.

34. (original) The system of claim 27 wherein the communications network comprises a satellite communication network.

35. (original) The system of claim 27 wherein the communications network comprises a telephone communication network.

36. (original) The system of claim 27 wherein the communications network comprises a microwave transmission network.

37. (original) The system of claim 27 wherein the communications network comprises a radio communication network.

38. (original) The system of claim 27 wherein the communications network comprises a wireless telephone communication network.

39. (original) The system of claim 25 further comprising a generating a hardcopy of the loan audit results.

40. (original) The system of claim 25 further comprising storing the loan audit results on media selected from the group consisting of a hardcopy report, a tape, a film and a CD-ROM.

41. (original) The system of claim 25 wherein loan compliance rules comprise:

- compliance based rule variables;

- rule building instructions;

- a compliance rules data library;

- assigned compliance rules;

- a list of government licenses for loan originators; and

- data application rules.

42. (previously presented) The system of claim 25 wherein the user interface communicates with a web browser for transmitting and receiving the loan data and the loan audit results.